

Information to identify the case:

| | | | |
|-------------------------------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Jamie M Fletcher | Social Security number or ITIN | xxx-xx-6217 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | Christopher S Fletcher | Social Security number or ITIN | xxx-xx-4654 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-26586-JNP | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamie M Fletcher
aka Jamie M. Dattilo, aka Jamie Fletcher, aka
Jamie Dattilo, aka Fletcher Jamie, aka James
Dattilo, aka James Datlilo

Christopher S Fletcher
aka Christophe Fletcher, aka Cristopher
Fletcher, aka Christopher Fletcher, aka Chris S
Fletcher, aka Chris Fletcher, aka Christop
Fletcher, aka Christoph Fletcher, aka Christophe
S Fletcher

4/8/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Jamie M Fletcher
Christopher S Fletcher
DebtorsCase No. 18-26586-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Apr 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 10, 2020.

db/jdb +Jamie M Fletcher, Christopher S Fletcher, 3 Carroll Court, Sicklerville, NJ 08081-4442
aty +Fein Such Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517708890 +Cambria Center LLC, Attn: President, Managing Partner, 501 Cambria Ave.,
Bensalem, PA 19020-7213
517708891 +Cohen Seglias Pallas, Re: Cambria Center LLC, 30 South 17th Street 19th FL,
Philadelphia, PA 19103-4010
517708895 +Fein Such Kahn & Shepard PC, Re: F-25783-17, 7 Century Drive, Suite 201,
Parsippany, NJ 07054-4609
517708896 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
517708897 +Jefferson Health, Att: Billing/Bankruptcy Dept., 111 South 11th Street,
Philadelphia, PA 19107-4824
517708898 +Lasalle Bank National, 135 South LaSalle Street in Chicago, Ill, Chicago, IL 60603-4299
517708899 +Mandees/Rai Credit, 285 Grand Avenue, Englewood, NJ 07631-4390
517708900 +Office of the Sheriff, ATTN Charles H Billingham Sheriff, Room 100 - Courthouse,
520 Market Street, Camden, NJ 08102-1300
517708901 Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0311
517708902 +Progressive Insurance Company, PO Box 31260, Tampa, FL 33631-3260
517708904 Select Portfolio Servicing, 3815 S Decker Lake Drive, Salt Lake City, UT 84119
517708906 +The Loan Servicing Center, Customer Support Unit, PO Box 551170,
Jacksonville, FL 32255-1170
517717681 +U.S. Bank, N.A., Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2020 00:00:07 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 09 2020 00:00:04 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517708889 +EDI: CINGMIDLAND.COM Apr 09 2020 03:38:00 AT&T Mobility II LLC, c/o AT&T Services Inc.,
Karen A. Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
517708892 +EDI: COMCASTCBLCENT Apr 09 2020 03:38:00 Comcast, c/o Bankruptcy Department,
One Comcast Center, 1701 John F Kennedy Blvd., Philadelphia, PA 19103-2899
517708893 +EDI: CCS.COM Apr 09 2020 03:38:00 Credit Collection Service, PO Box 607,
Norwood, MA 02062-0607
517708894 E-mail/Text: bknotice@ercbpo.com Apr 09 2020 00:00:11 Enhanced Recovery Company, LLC,
PO Box 57547, Jacksonville, FL 32241-7547
517708905 +EDI: SWCR.COM Apr 09 2020 03:38:00 SW Credit System L.P., 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
517708903 +E-mail/Text: jennifer.chacon@spservicing.com Apr 09 2020 00:00:43
Select Portfolio Servicing, Attn: Bankruptcy Department, PO Box 65250,
Salt Lake City, UT 84165-0250
517708907 EDI: USBANKARS.COM Apr 09 2020 03:38:00 U.S. Bank N.A., 80 S. 8th Street, Suite 224,
Minneapolis, MN 55402
517810996 +EDI: AIS.COM Apr 09 2020 03:38:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517708908 +E-mail/Text: chegyi@winslowtownship.com Apr 09 2020 00:00:06 Winslow Township,
Attn: Tax & Utility Collector, 125 South Route 73, Braddock, NJ 08037-9422
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517841237 SPS LOAN SERVICING, as SERVICER FOR U.S. BANK, N.A
lm* Select Portfolio Servicing, 3815 S. Decker Lake Drive, Salt Lake City, UT 84119
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: Apr 08, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE2, Asset-Backed Certificates Series 2006-HE2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE2, Asset-Backed Certificates Series 2006-HE2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. BANK, N.A., SUCCESSOR TRUSTEE TO LASALLE BANK NATIONAL ASSOCIATION, ON BEHALF OF THE HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2006 bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE2, Asset-Backed Certificates Series 2006-HE2 rsolarz@kmlawgroup.com
S. Daniel Hutchison on behalf of Debtor Jamie M Fletcher sdhteamlaw@outlook.com, backupcourt@outlook.com/sdhlawparal@outlook.com/hutchisonsr39026@notify.bestcase.com
S. Daniel Hutchison on behalf of Joint Debtor Christopher S Fletcher sdhteamlaw@outlook.com, backupcourt@outlook.com/sdhlawparal@outlook.com/hutchisonsr39026@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9